

FIG. 1



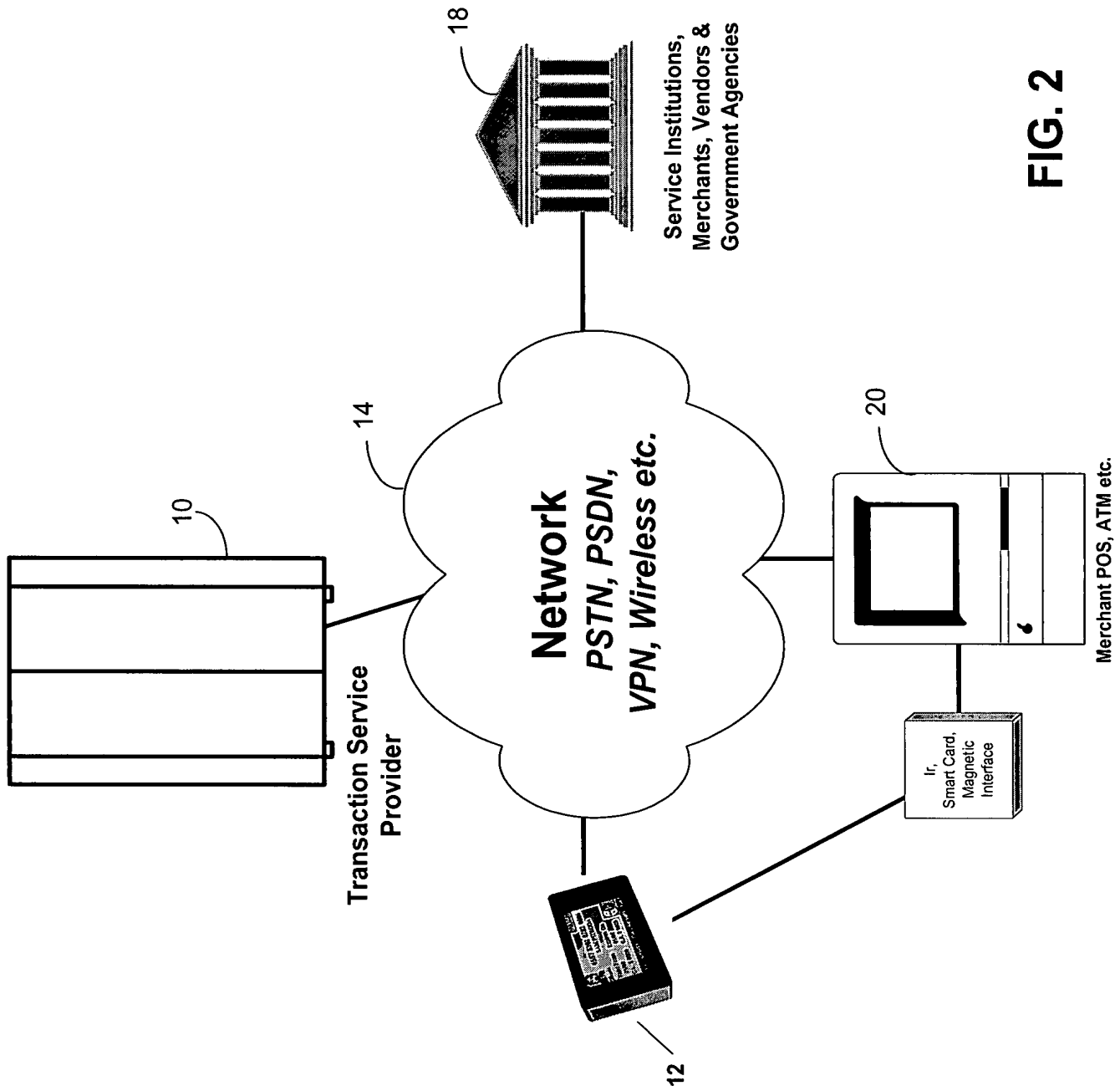


FIG. 2

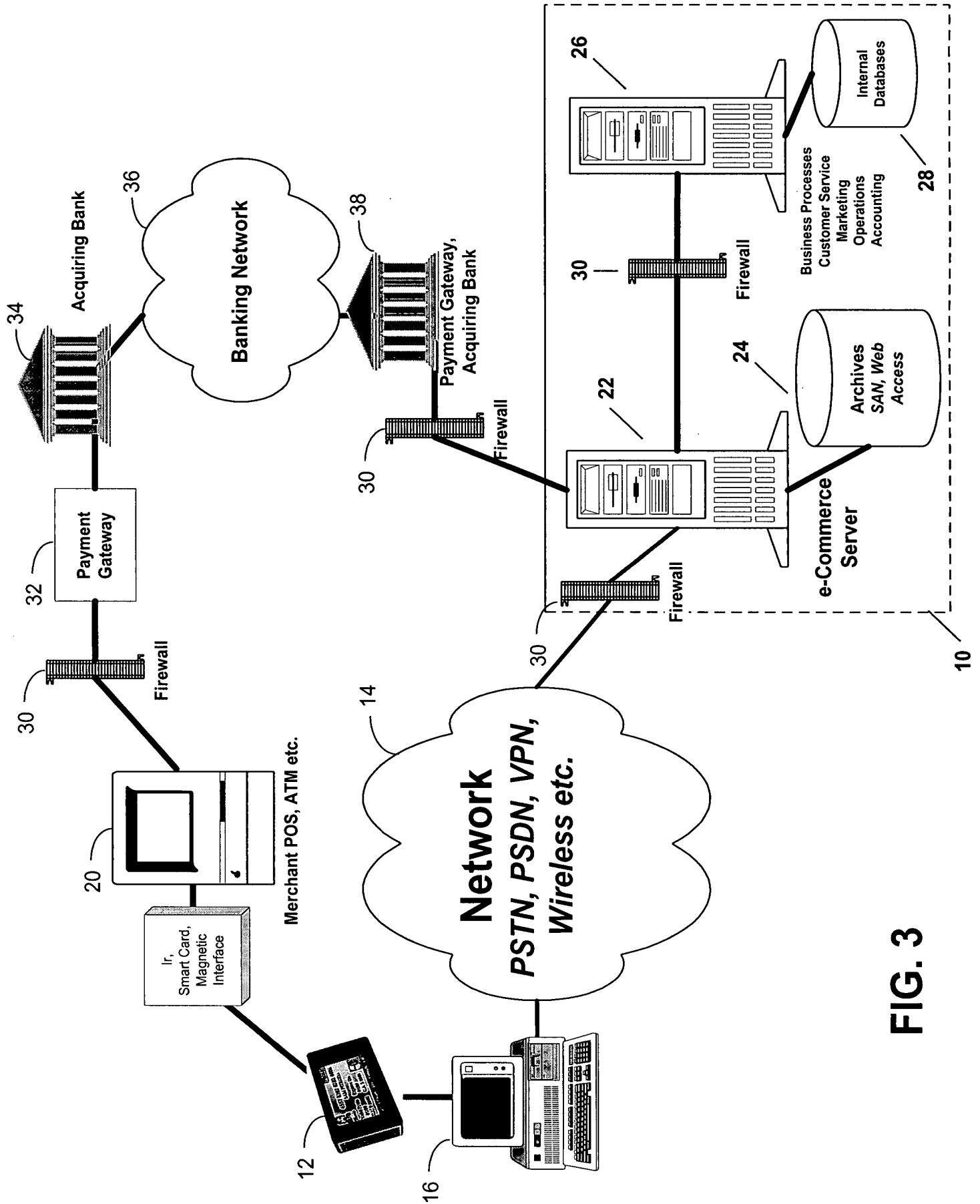


FIG. 3

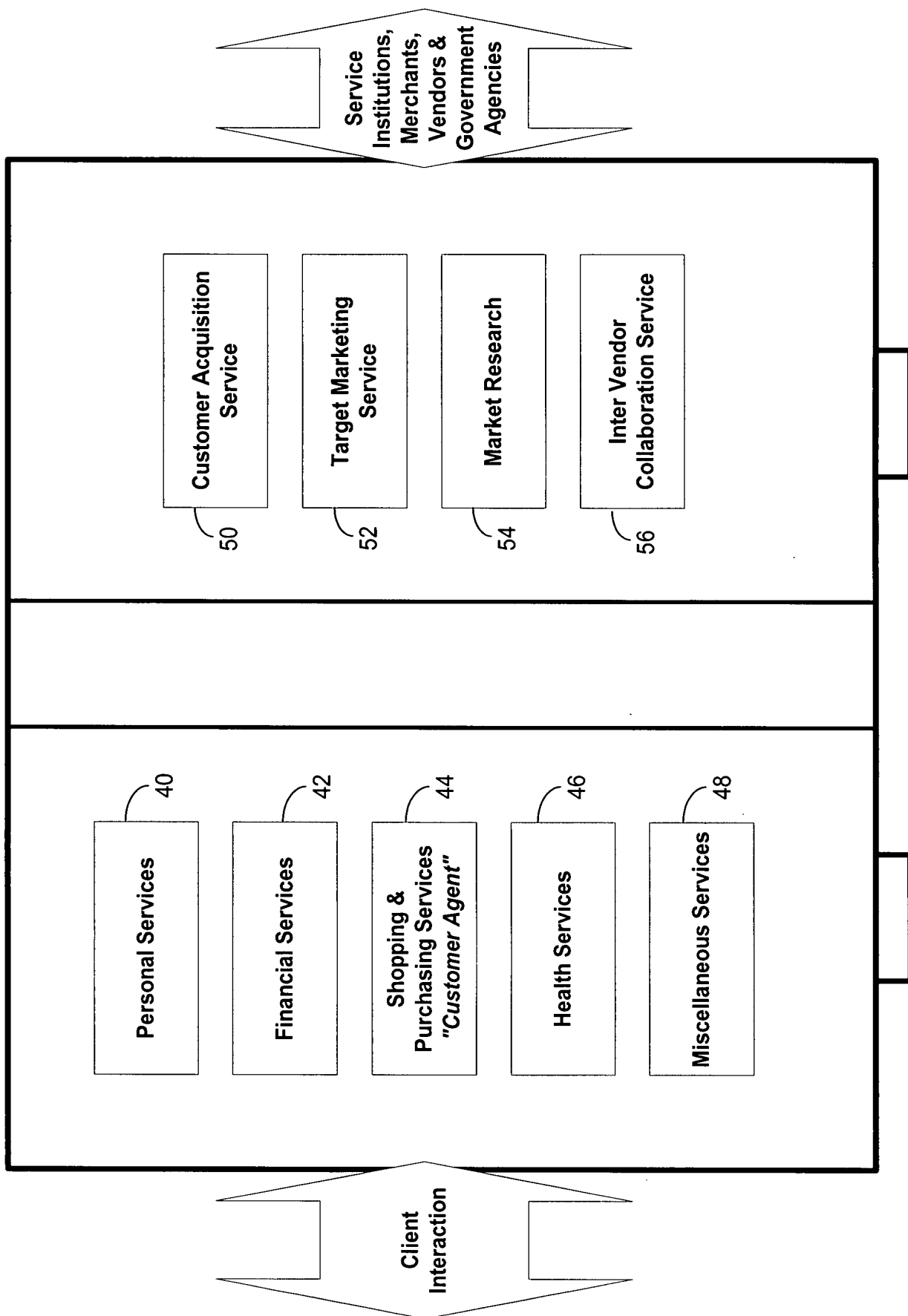


FIG. 4 Transaction Service Provider

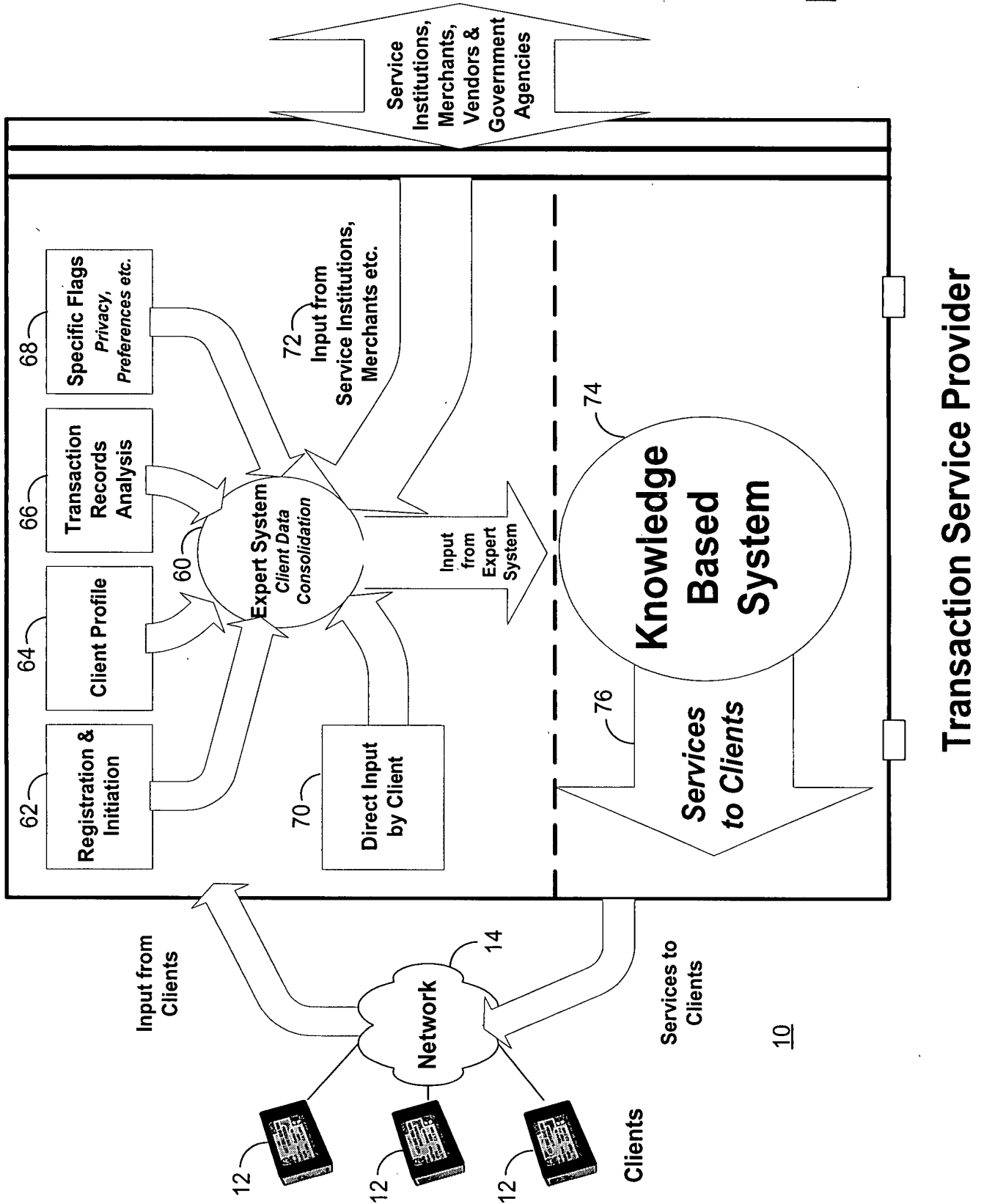


FIG. 5

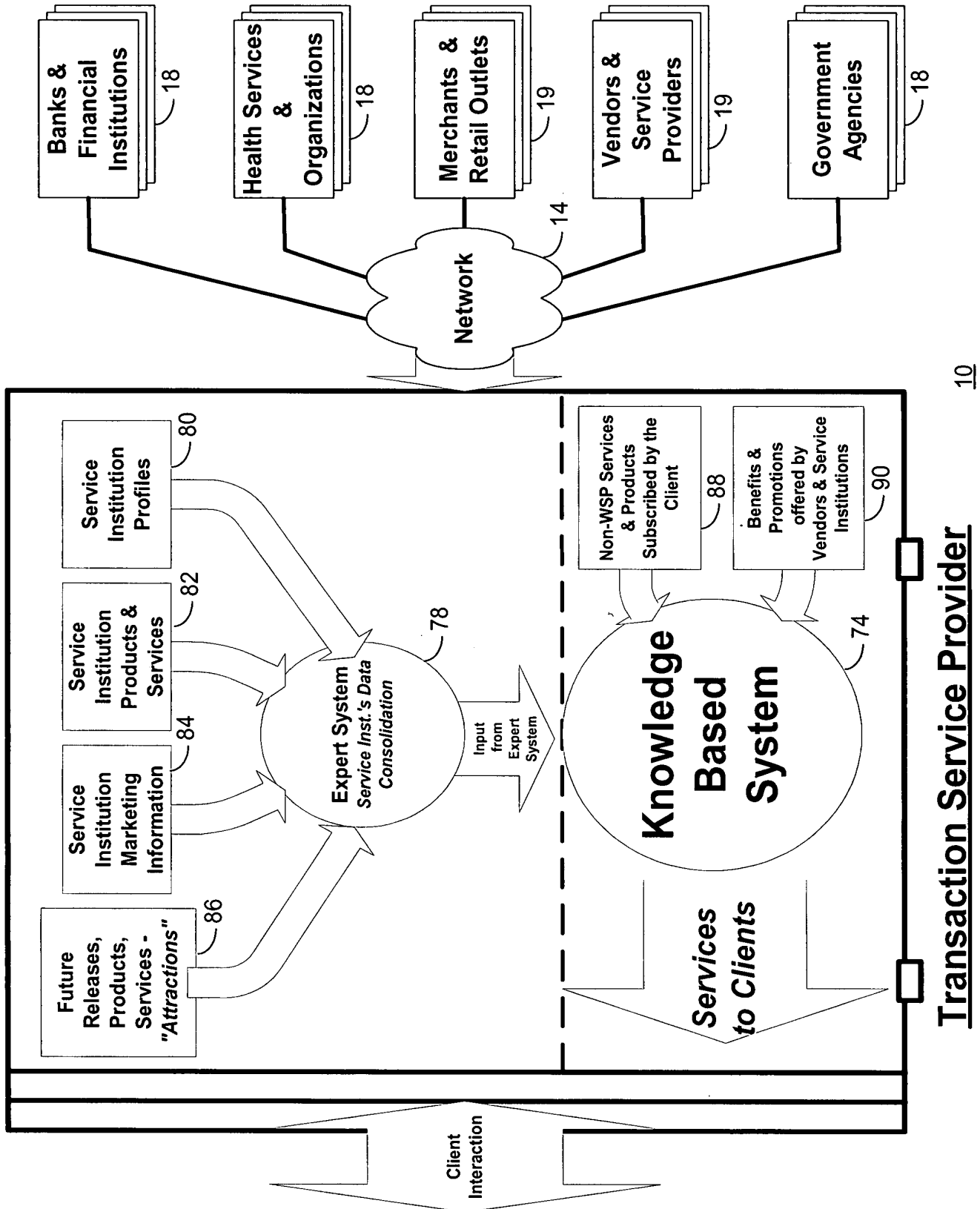


FIG. 6

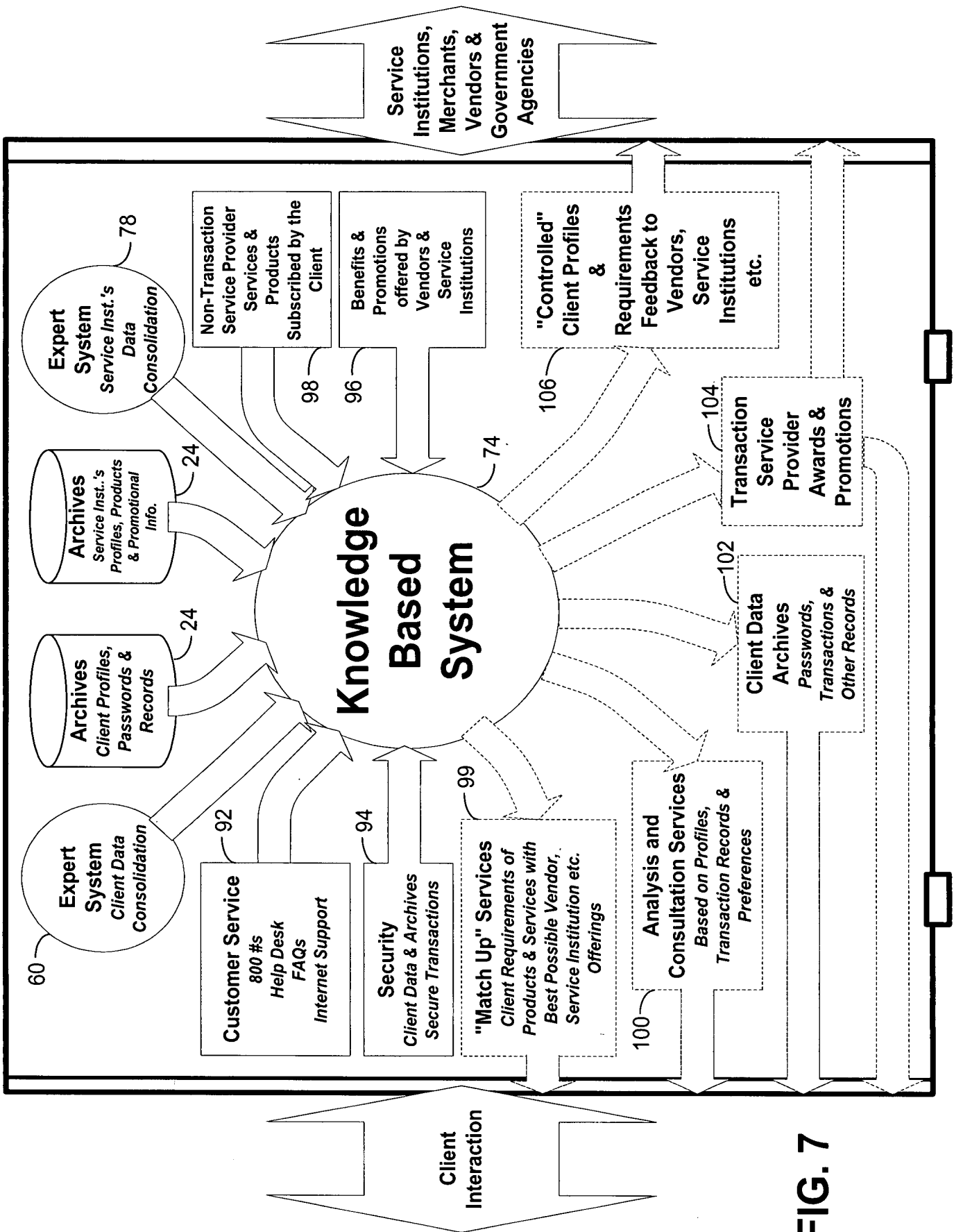


FIG. 7

Client Interaction Flow Chart

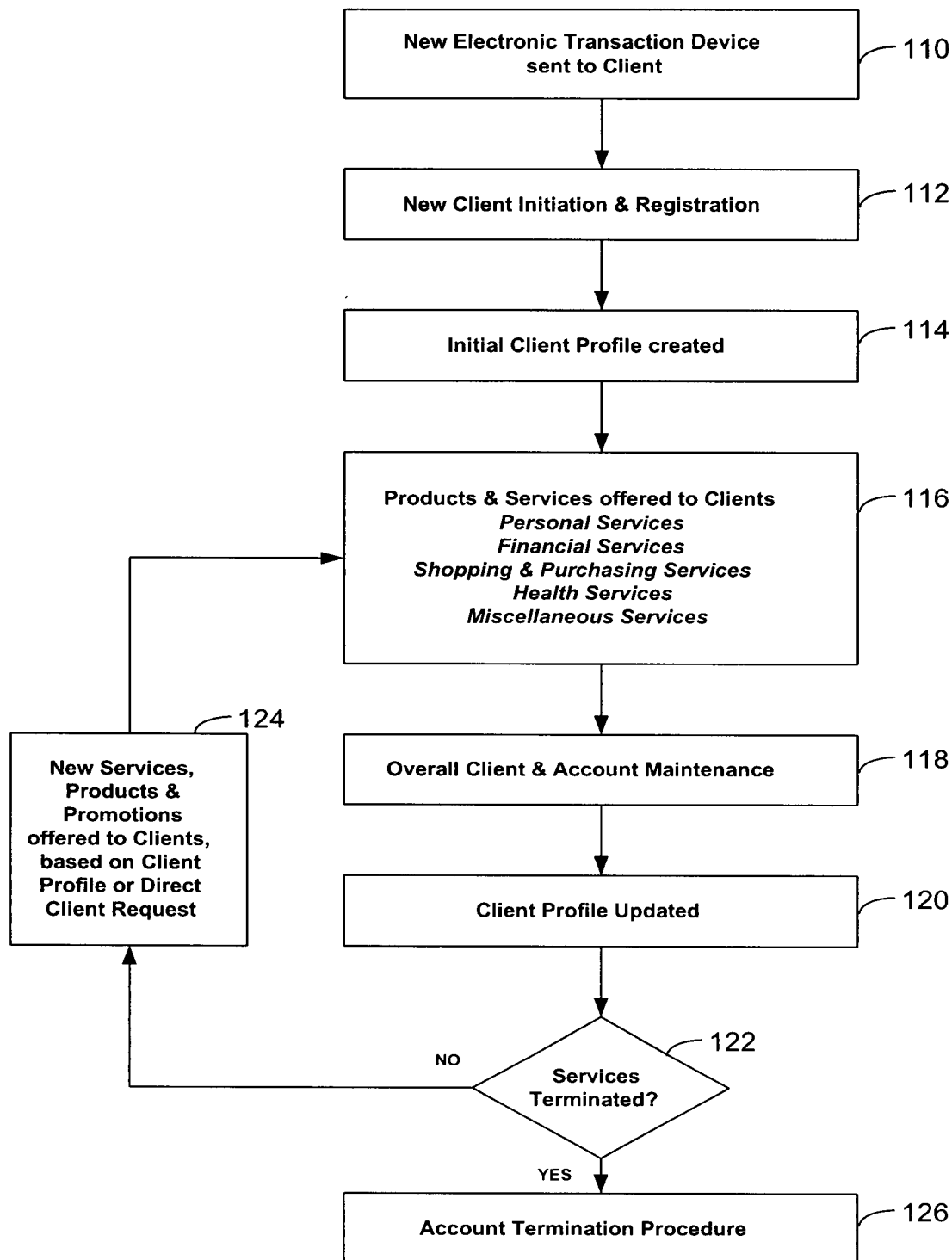


FIG. 8

Service Institution Interaction Flow Chart

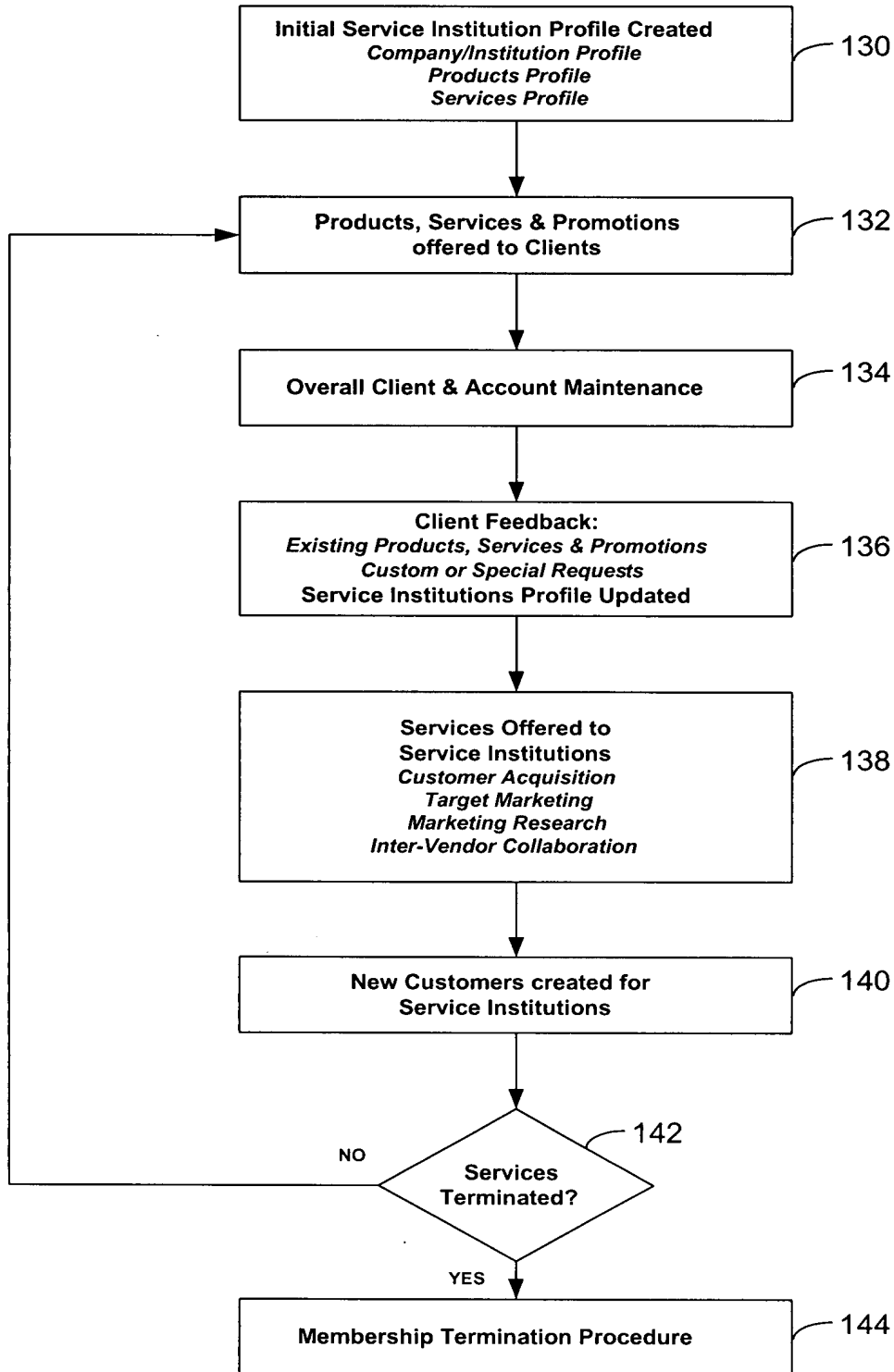


FIG. 9

Service Example

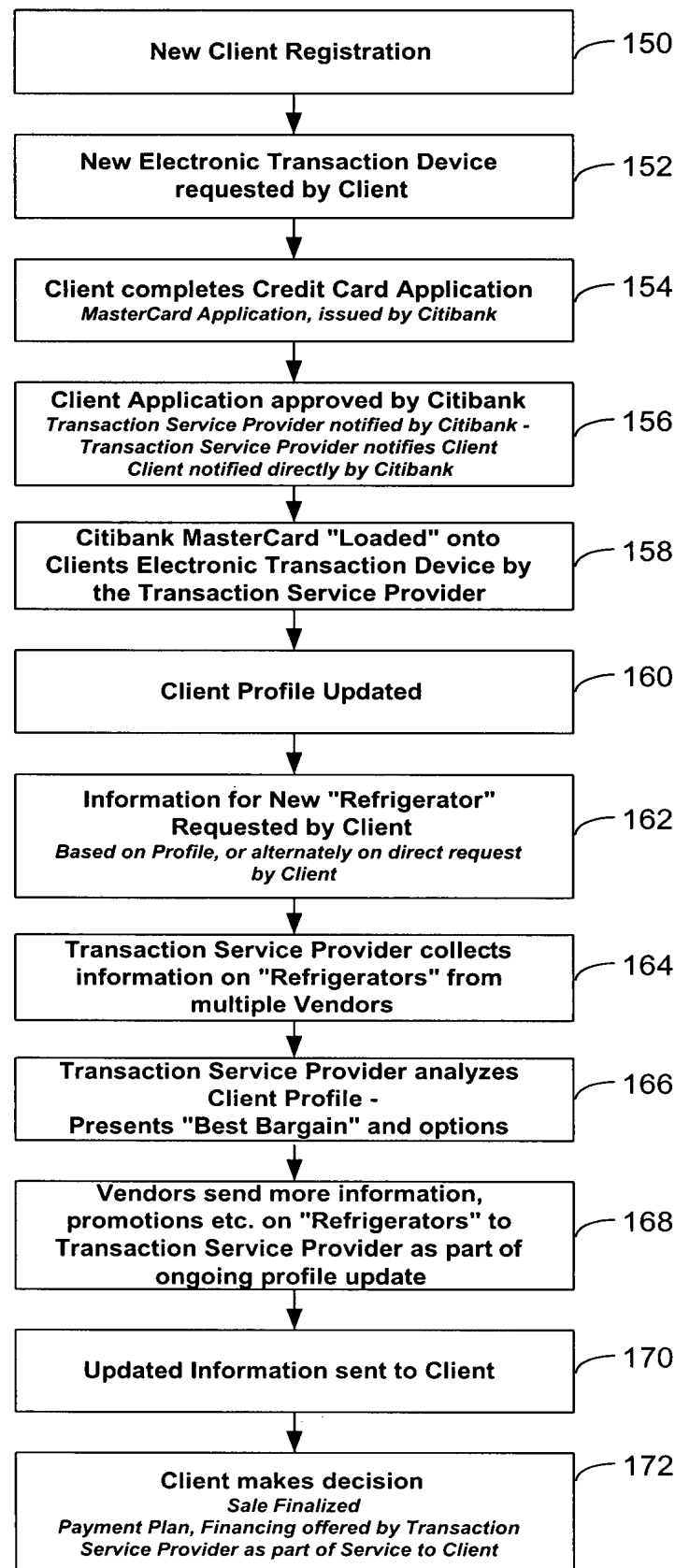


FIG. 10

Secondary Card Download Procedure

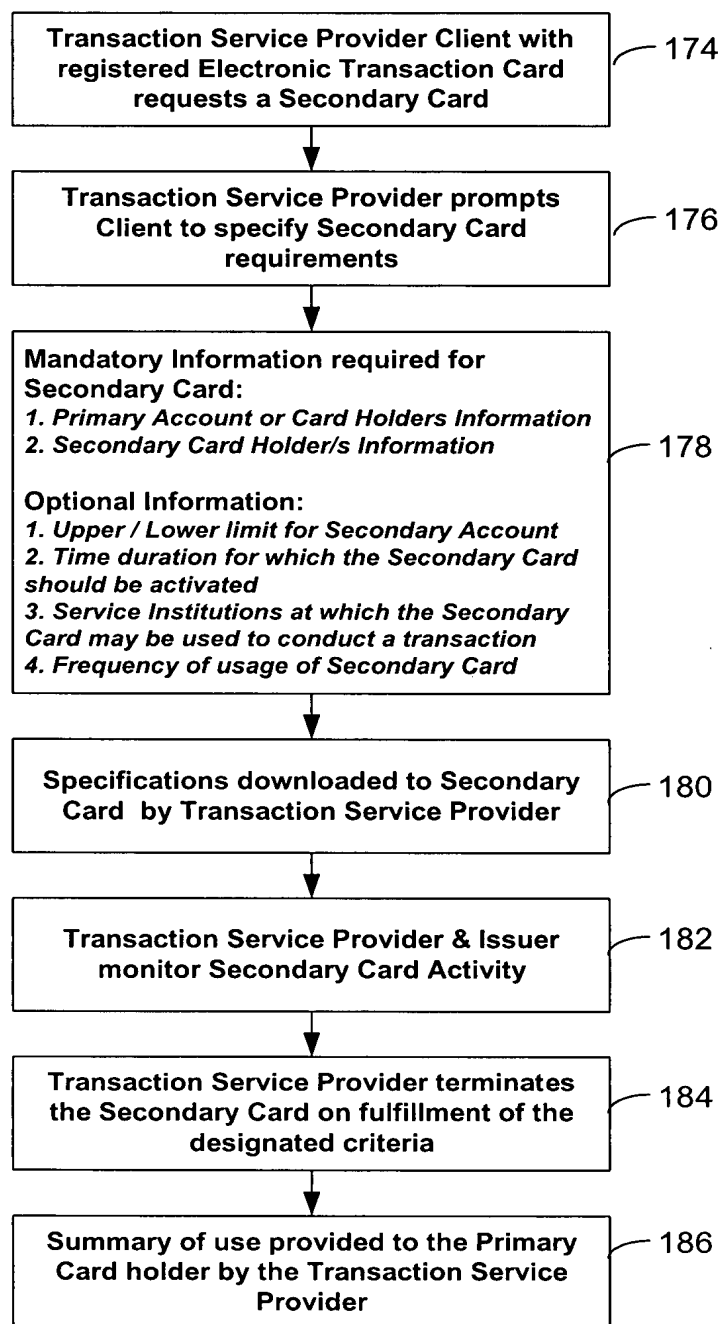


FIG. 11

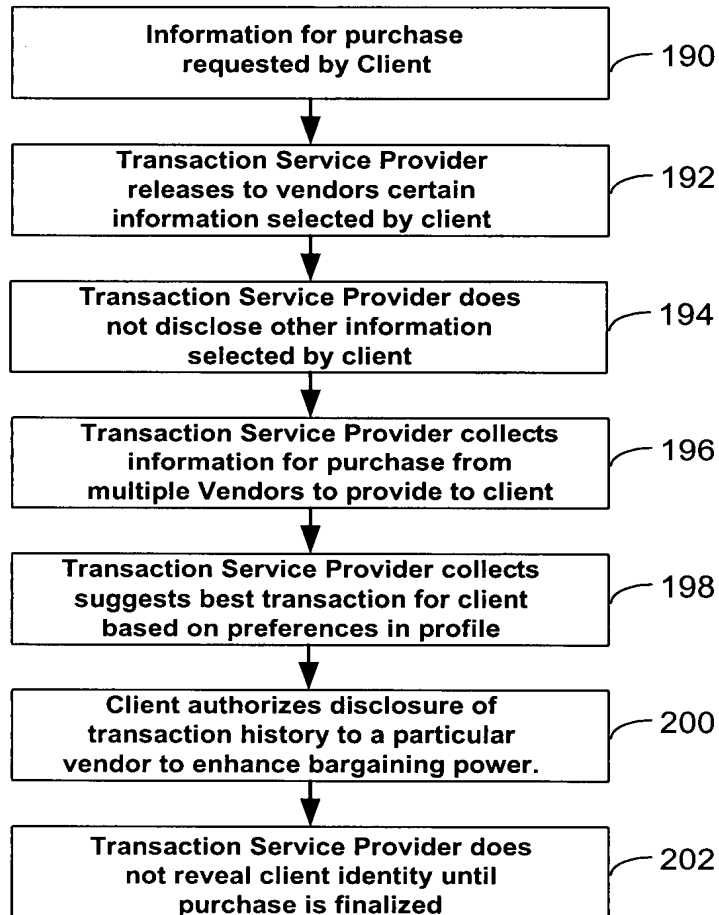


FIG. 12